

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Seeram
Debtor

Case No. 16-03249-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 21

Date Rcvd: Dec 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2016.

db
4819797 +Richard Seeram, 387 North Courtland Street, East Stroudsburg, PA 18301-1961
4819800 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4819802 +CFM Group, 2110 Powers Ferry, Atlanta, GA 30339-5048
4819803 +Fannie Mae, 14221 Dallas Parkway, Suite 1000, Dallas, TX 75254-2946
4819806 +First Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
+KML Law Group PC, BNY Independence CTR STE 5000, 701 Markey Street,
Philadelphia, PA 19106-1538
4819807 Monroe County Sheriff's Office, 7th & Monroe Streets, Stroudsburg, PA 18360
4819808 +NEPA Community FCU, 337 Clay Ave, Stroudsburg, PA 18360-1288
4819809 +Nora C. Viggiano, Esq., BNY Independence CTR STE 5000, 701 Market Street,
Philadelphia, PA 19106-1538
4819810 PA Department of Revenue, Bureau of Compliance, PO Box 280948, Harrisburg, PA 17128-0948
4819812 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
4819811 +Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+E-mail/Text: wschwab@iq7technology.com Dec 08 2016 19:00:33 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235-0056
4823515 EDI: BECKLEE.COM Dec 08 2016 18:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4819799 EDI: CAPITALONE.COM Dec 08 2016 18:58:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
4819798 +EDI: CAPITALONE.COM Dec 08 2016 18:58:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4819801 +E-mail/Text: bknotice@erccollections.com Dec 08 2016 19:00:18 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
4819804 +EDI: AMINFOFP.COM Dec 08 2016 18:58:00 Fst Premier, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
4819805 EDI: IRS.COM Dec 08 2016 18:58:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
4819814 +EDI: AFFILIATEDGRP.COM Dec 08 2016 18:58:00 The Affiliated Group I, Po Box 7739,
Rochester, MN 55903-7739
4819813 +EDI: AFFILIATEDGRP.COM Dec 08 2016 18:58:00 The Affiliated Group I,
3055 41st St Nw Ste 100, Rochester, MN 55901-9013

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* American Express Centurion Bank, c/o Becket and Lee, LLP, P.O. Box 3001,
Malvern, PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor FANNIE MAE bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kim M Diddio on behalf of Debtor Richard Seeram kdiddio@diddiolaw.com, kdiddio@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com/ecf@uslawcenter.com

TOTAL: 4

Information to identify the case:Debtor 1 **Richard Seeram**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9186**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

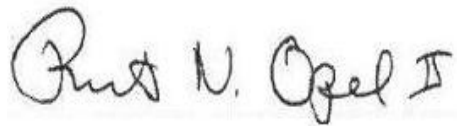
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-03249-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard Seeram

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

December 8, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.